

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Order Filed on July 7, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-15298 JNP

In Re:
Anthony V. Leonardo, Martina L. Leonardo
Debtors.

Adv. No.:

Hearing Date: 6/25/19 @ 10:00 a.m.

Judge: Jerrold N. Poslusny Jr.

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 7, 2019

A handwritten signature in black ink, appearing to read "JN" followed by a stylized surname. The signature is placed over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Anthony V. Leonardo, Martina L. Leonardo

Case No: 18-15298 JNP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 412 Frankford Avenue, Blackwood, NJ, 08012, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joseph J. Rogers, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the Debtors will make payments in accordance with the trial modification; and

It is further **ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights with regard to the current post-petition arrears, or any that may accrue, in the even a permanent modification is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the all post-petition months; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the loss mitigation payments (or regular monthly mortgage payments upon expiration of the Loss Mitigation Program) are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Anthony V Leonardo
Martina L Leonardo
Debtors

Case No. 18-15298-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db/jdb +Anthony V Leonardo, Martina L Leonardo, 412 Frankford Avenue, Blackwood, NJ 08012-4534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph J. Rogers on behalf of Debtor Anthony V Leonardo jjresq@comcast.net, jjrogers0507@gmail.com
Joseph J. Rogers on behalf of Joint Debtor Martina L Leonardo jjresq@comcast.net, jjrogers0507@gmail.com
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@blankrome.com, bkgroup@kmllawgroup.com
Linda S. Fossi on behalf of Creditor US Bk Cust for PC7 Firsttrust lfossi@zeitzlawfirm.com, gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8